

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

Debtor: **Lottie Richmond** SS# **xxx-xx-5856** Current Monthly Income **\$684.00**
Joint Debtor: SS# Current Monthly Income \$
Address: **230 Neely Lane Byhalia, MS 38611** No. of Dependents **0**

Telephone No. Tax Refunds and EIC for Distribution:

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed, and the treatment of all secured/ priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of **60** months, not to exceed 60 months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY If self-employed, unemployed, or the recipient of governmental benefits.

[A] Debtor shall pay **\$ 625.57 per (monthly/)** to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor's employer @: **Whispering Woods**

Beginning in the amount of \$ per month shall be paid:
Direct through payroll deduction through the plan.

[B] Joint Debtor shall pay \$ per (monthly/ semi-monthly/ weekly/ bi-weekly) to the Chapter 13 Trustee. A payroll deduction order will be issued to Jt Debtor's employer @:

PRIORITY CREDITORS. Filed claims that are not disallowed to be paid in full:

IRS \$ @ \$ / mo.
State Tax Commission \$ @ \$ / mo.
Other: \$ @ \$ / mo.

DOMESTIC SUPPORT OBLIGATIONS (POST PETITION) DUE TO:

Beginning in the amount of \$ per month shall be paid:
Direct through payroll deduction through the plan.

PREPETITION DOMESTIC SUPPORT ARREARAGE CLAIMS DUE TO:

In the amount of \$ shall be paid \$ per month:
Through payroll deductions through the plan.

HOME MORTGAGE(S)

Mtg pymts to: **Vanderbilt Mortgage and Finance** beginning **9/1/11 @ \$473.00 (x) plan () direct**
Mtg pymts to: beginning @ \$ () plan () direct
Mtg pymts to: beginning @ \$ () plan () direct
Mtg pymts to: beginning @ \$ () plan () direct

Mtg arrear to: **Vanderbilt Mortgage through August 1, 2011 \$ 2,365.00 @ \$ 40.00/ mo.**

Mtg arrear to: through \$ @ \$ / mo.

Debtor's Initials Joint Debtor's Initials Chapter 13 plan, Page 1 of 3

SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325 (a)(5)(i) until plan is completed and be paid as secured claimant(s) the sum set out in the column "Total Amt. to be Paid" or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.

<u>Creditor's Name</u>	<u>Collateral</u>	<u>Approx Amt Owed</u>	<u>Value</u>	<u>Int Rate</u>	<u>Total Amt</u>	<u>Mo Pymt</u>
Ascension	2000 Pontiac Bonneville	1799.00	1800.00	5.5	2061.78	34.36

SPECIAL CLAIMANTS. (Co-signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, debtor to pay zero on secured portion of debt. Where proposal is for payment, creditor must file a proof of claim to receive proposed payment.

<u>Creditor's Name</u>	<u>Collateral or Type of Debt</u>	<u>Approx Amt. Owed</u>	<u>Proposal to be Paid</u>
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SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments:

UNSECURED DEBTS totaling approximately \$ are to be paid in deferred payments to Creditors that have filed claims that are not disallowed: **TBA** or 10% (PERCENT) MINIMUM.

Total Attorney Fees Charged **\$2700.00** Pay Administrative costs and debtor's attorney fees
Attorney Fees Previously Paid \$0.00 _____ pursuant to Court Order and/ or local rules.
Attorney fees to be paid through the plan **\$2700.00**

Name/ Address/ Phone # of Vehicle Ins. Co./ Agent:	Atty for Debtor (Name/Address/ Phone No. #/ Email)
_____	Stacy Clinton_____
_____	4466 Elvis Presley Blvd, Ste 125
_____	Memphis, TN 38116_____

Telephone/ Fax: _____	Telephone/ Fax: 901-527-6200/ 901-881-5335
	Email Address: stacy@theclintonlawoffice.com

Date: July 10, 2011

Debtor's signature: /s/ Lottie Richmond

Joint Debtor's signature: _____

Attorney's Signature: /s/ Stacy Clinton

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